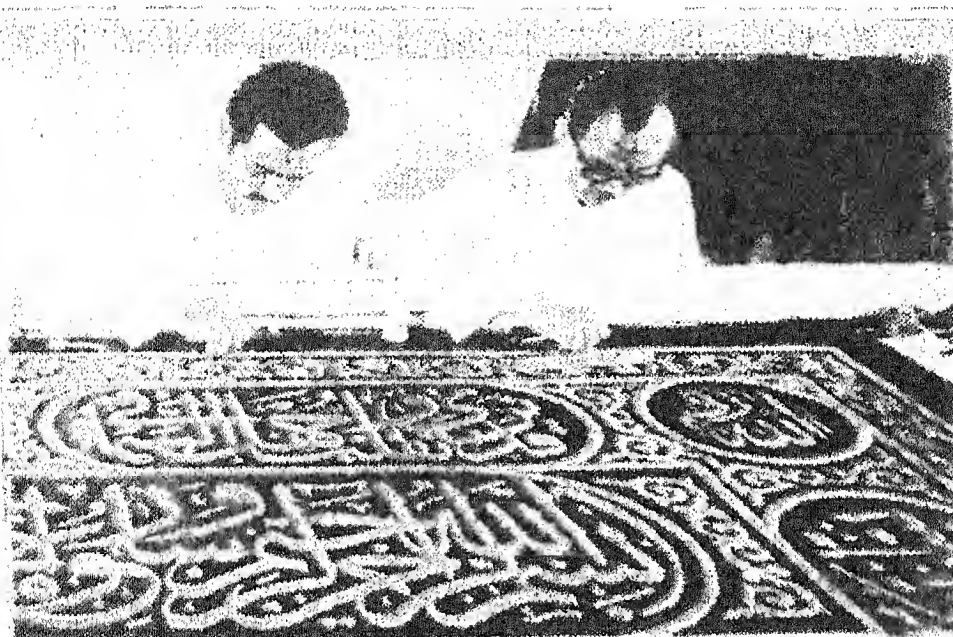


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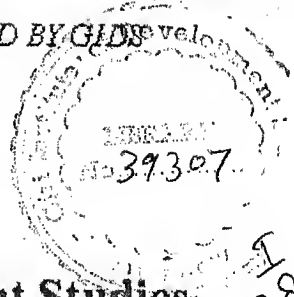
DIAGNOSTIC STUDY OF ZARDOZI HANDICRAFT OF LUCKNOW



PROJECT INTERNALLY SUPPORTED BY GIRI DEVELOPMENT

Conducted by

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PREFACE

Zardozi is an ancient embroidery (Zari in Persian means Gold and Dozi is Embroidery) that has been passed down for generations in the old world. In India zari craft is a household industry, which is concentrating, in traditional pockets like Hyderabad, Madras, Kolkatta, Ahmedabad, Bhopal, Jaipur and Lucknow. Lucknow Zardozi is considered most artistic and popular than produced in other parts of India. After Independence the artificial affordable material replaced the gold, silver and precious stones used in zardozi which made zari craft popular in every household of India and abroad.

Workers who are engaged in zari craft are extremely low paid and their living condition is deplorable. Zari craft is male dominant activity in which about one-third workers are child labourers who are least paid with hard work. In zari craft majority workers are from Muslim community, but the big traders are from Hindu community. The reason of low wages of workers is that Zari craft workers are in surplus due to mass scale unemployment and have no access to bank credit facility. In fact they are bonded workers of traders who decide their wages. Despite of globalisation a foreign markets are not yet properly tapped.

The present study which is funded by the Giri Institute of Development Studies, Lucknow. Zari handicraft has engaged maximum workers in Lucknow. The study is based on a survey of 25 entrepreneurs and 120 workers.

I would like to thank Prof. A.K. Singh, Director, Giri Institute of Development Studies, Lucknow, who considered the importance of this study and not only sanctioned the funds but also guided from time to time.

I also express my sincere thanks to my research staff Ms. Huma Rizvi and Mr. Zubair Akhtar who conducted the field survey and prepared the tables. I am also grateful to our GIDS Library staff who were kind to help me. My thanks are due to Shri Manoharan K. and Smt. Geeta Bisht for word processing to bring this report in this shape.

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1.0 INTRODUCTION

The earliest records of ancient civilization reveal that around 3000 BC the prophet Ismail covered the holy Kaba by the silk cloth embroidered by gold and silver wires. This tradition of covering the holy Kaba by silk cloth with Zari work is not traceable till 300 AD, but after wards till now every year holy Kaba is covered by newly manufactured silk cloth with Zari work. Mostly the size of Zari cloth, which is rapped around holy Kaba, is about 47.00 X 14.95 metres and it is manufactured by 250 Zari craftsmen who come from different parts of the world including India.

Also records reveal that during Pharaoh's reign in Egypt the courtiers and their families were using the silk clothes which were well decorated by gold and silver threads and studded with diamonds, precious stones and beads. The heavenly holy book Tora revealed on Prophet Moses used to be covered by followers 'Jews' with gold and silver decorated silk cloth. In Zoroastrian Persian, Greek and Roman Empires use of Zari cloth was quite popular among elites and clergies. Throughout the ancient, medieval and rajwada/nawabi rules in India the garments of elites were with full of Zari works which was influenced by the cultural core of the world. After 1857 mutiny when the last Moghal emperor of Delhi and the last Nawab of Lucknow were removed by the Britishers, zardozi faced a great set back and it confined among landlords and Taluqdars. After independence in 1947 Zardozi was unaffordable due high cost of silk, gold and silver thread and precious stones; it turned to general cotton cloth and artificial cheap synthetic/metal thread and plastic glass beads. Most of these Zardozi clothes are used by general masses that too mainly among ladies during special occasions like marriage and other ceremonies.

Cheap artificial and affordable Zardozi material are : 1. Moti/nag (20 colours) 2. Kasab (thread covered by copper wire 3. Teeki/sitare (many colours and sizes) 4. Katori (Sitara round deep) 5. Kardana (yellow mirror elongated) 6.

Poath (yellow round mirror) 7. French-cut Katori (Sitara with depth) 8. Salli (long glasses) 9. Zargen (fibre teeka) 10. Resham (72 colours) 11. Ring (6 colours plastic) 12. Stone (diamond like in 12 colours) 13. Naqshi (metallic chain) 14. Footbal (moti in 12 colours) 15. Sitara 16. Challe/ring 17. Kalian (Sitara in 12 colours).

First of all master zardozi (zari craft worker) makes the design all over the cloth then other Zardozi decorate over it by different pre assigned coloured threads and beads through their needles. Generally the clothes are tightened on a large wooden frame i.e. Karchob (Adda). Another way to interweave the cloth is by muthiya (crocia needle with wooden handle) which technique is called aari work and it was brought from Chennai about 70 to 80 years back.

Lucknow being the main manufacturing, collecting and supplying centre of Zari handicraft around which about 150 km. radius area is influenced, where mainly Zari manufacturing work is done by comparatively cheap wage workers. By a rough estimate about 20 districts around Lucknow where zari work is carried out in both rural and urban areas and most of the finished product is supplied to Lucknow. Ban estimate there are about 50,000 big and small zari Karkhandars/entrepreneurs and 500,000 zardozi/zari craft workers. There are hardly any women karkhandars/handi-craft entrepreneurs when among zardozi/zari handicraft workers 60 per cent are men, 5 per cent women and 35 per cent children of less than 15 years of age group.

If we take community wise proportions we find that karkhandars/zari handicraft entrepreneurs are about 95 per cent Muslims and 5 per cent Hindus. Among Zardozi/Zari handicraft workers are about 90 per cent Muslims, and 10 per cent Hindus.

There are about 100 traders having only their offices in Lucknow city who mainly get the zari work manufactured from Karkhandars/Zari handicraft entrepreneurs on order and supply the finished zari products to mega cities of India as well as abroad.

In Lucknow 8 hours engagement of zari craft worker is called one Nafri or shift, but in rural areas and as we go far from Lucknow the duration of Nafri hour is more. For one Nafri the wage varies among workers e.g. men are paid about Rs.50 to Rs.90, women Rs.25-Rs.30 in a day. When festivals or marriage seasons are there then in one day workers are engaged for two Nafris/shifts which is of generally 12 to 14 hours duration and the wages are double. Cheap child workers are advantageous for Karkhandars who pay only meager wages between Rs.20 to Rs.50 per week according to their experience and efficiency. Big Karkhandars some times keep these innocent child zari handicraft workers in an unhygienic confinements where water, light and sanitary conditions are abysmal and they are provided insufficient course meals. During a year zardozi work is carried out for about 8 months and in rainy season no zari manufacturing work is undertaken.

According to a rough estimate the annual zari production items wise in and around Lucknow is sari 7.9 million, shalwar-kameez 7.8 million, ladies top 2.5 million, lahanga 2.2 million, sherwarni 0.2 million and others (shawls, bed sheets, scarf, etc.) about 0.5 to 1.0 million. The distribution of zari products may also be estimated that about 5 per cent is sold in Lucknow, 10 per cent is supplied in U.P., 40 per cent in rest of India and 45 per cent is exported out of India.

For present study 25 Zardozi craft entrepreneurs and 120 workers were randomly surveyed, who were spread in Lucknow Metropolitan city mainly in old part.

2.0 CHARACTERISTICS OF ZARDOZI ENTREPRENEURS

There are roughly about 100 traders in Lucknow city who supply material to zari craft workers and zari entrepreneurs and get their work done on wages according to their order for wholesale trade including exports. Among these traders only 2 per cent are Muslims and rest 98 per cent are Hindus. Reportedly 50,000 zari entrepreneurs who are located in Lucknow and neighbouring districts

hire zari workers on wages for retail and wholesale trade of zari products. Among them, small zari entrepreneurs mainly work for traders or work for big zari entrepreneurs who have trade access out of Lucknow. Zari entrepreneurs are 95 per cent Muslims and 5 per cent Hindus. For this study we have surveyed 25 zari entrepreneurs who were randomly selected from different localities of Lucknow city. Among zari entrepreneurs who are both printers as well as zardoz (zari workers) engaged in zari manufacturing along with hired zari workers on daily wages have their average household size of 6.4 persons. Some times working hands of relatives are also accommodated with the households which makes the swelling household size. The average sex ratio of zari entrepreneurs is 839 which varies in different age cohorts e.g. in 0-14 years age group sex ratio is 1125, 15—59 age group sex ratio is 767 and 60+ old age group sex ratio is 818. Among males 50.6 per cent are married while among females 60.3 per cent are married (See Table-1).

Table 1: Age Structure and Marital Status Among Zari Craft Entrepreneur Households

| Sample of Entrepreneurs Households | Population | | | Percentage to Total Male and Female Population | | | | | | | |
|--|------------|------|--------|--|--------|---------|--------|-------|--------|---------|--------|
| | | | | Age Groups | | | | | | Married | |
| | | | | 0 – 14 | | 15 – 59 | | 60+ | | | |
| | Total | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| | 25 | 160 | 87 | 73 | 18.39 | 24.66 | 68.97 | 63.01 | 12.64 | 12.33 | 50.57 |

2.1 Production of Zari Items

As per our survey average zari items produced annually by a zari craft entrepreneur in Lucknow are maximum sari and shalwar kameez which are 1587 and 1550 respectively, followed by ladies top 498, Lanhga 429, Sherwani 40 and others (shawls, bed sheets, scarf, etc.) 41. Lucknow metropolitan city as a core of zari production we find that as we move from it in neighbouring districts the

quantity of zari production goes down. As stated above the Hindu zari entrepreneurs are about 5 per cent, but the quantity of zari production per zari entrepreneur is quite high in comparison to Muslim zari entrepreneurs. The manufacturing items of Hindu zari entrepreneur are limited to shalwar kameez, sari and lahnga only, when Muslim zari entrepreneurs manufacture multiple varieties (See Table-2).

Table 2: Average Number of Zari Items Produced Per Entrepreneur

| Average Number of Zardozi Items Manufactured in a Year | | | | | |
|--|-------|------------|----------------|---------|--|
| Shalwar Kameez | Saree | Ladies Top | Sherwani-Kurta | Lahanga | Others Bed sheets, Scarf, Frock, Curtain |
| 1550 | 1587 | 498 | 40 | 429 | 41 |

2.2 Beginning of Zari Work

Majority of zari entrepreneurs reported that they started manufacturing zari items by themselves who were 64.0 per cent. But 32.0 and 4.0 per cent zari entrepreneurs reported that they inherited the zari enterprise from their father and grandfather respectively. In case of Hindu zari entrepreneurs it is reported that the zari craftwork was opted by themselves and it was not inherited from their parents, as the zari craft work is a new profession for them. Average initial investment to start the zari craftwork by a zari craft entrepreneur was made about Rs.11,145. Hindu craft entrepreneur initially invested more than Rs.50,000 to start in zari craft work because they were having no background of this profession. Overall average income of a zari craft entrepreneurs worked out Rs.20,240 per month from zari craft. If we see the over all income of a family of zari craft entrepreneur, we find it is Rs.20,760. There is an extremely insignificant income from other than zari craft work of zari craft entrepreneurs (see Table-3).

Table 3: Zari Craft Entrepreneurs Initiating Zardozi work and their Economic Situation

| Percentage of Entrepreneurs started Zardozi Work by: | | | Average Investment in beginning (Rs.) | Average Assets available with Entrepreneurs (Rs.) | Income (in Rs.p.m.) |
|--|--------|--------------|---------------------------------------|---|---------------------|
| Self | Father | Grand-father | | | |
| 64.00 | 32.00 | 4.00 | 11145 | 20240 | 20760 |

2.3 Employment in Zari Craft Enterprise

Out of 25 surveyed zari craft entrepreneurs 14 or 56.0 per cent were employing total 44 helpers on salary. Only 8 per cent zari craft entrepreneurs were employing 3 middlemen each on salary and 2 to 3 middleman each on wages. About 80 per cent zari craft entrepreneur employed each about 8 zardozi workers on wages. This show 20 per cent of zari craft entrepreneurs do not employ any zardozi workers as they carry out their work within their family members. No one of Hindu zari craft entrepreneur employs zardozi workers as they were getting their work done by other Muslim zari craft entrepreneurs. They were running their enterprise from their office only. Out of total 25 surveyed zari craft entrepreneurs only one or 4 per cent employ 4 sales men each on salary. Four or 16 per cent of surveyed zari craft entrepreneurs employ one each an accountant on salary (See Table-4).

Table 4: Employment of Workers with Zari Craft Entrepreneurs through Salary and Wages

| No. of Units employing | No. of Helpers | | No. of Units employing | No. of Middle-men | | No. of Units employing | No. of Zari Workers | | No. of Units employing | No. of Sales-men | | No. of Units employing | No. of Account-tants | |
|------------------------|----------------|------------|------------------------|-------------------|------------|------------------------|---------------------|------------|------------------------|------------------|------------|------------------------|----------------------|------------|
| | With salary | With wages | | With Salary | With Wages | | With salary | With wages | | With salary | With wages | | With salary | With wages |
| 14 | 44 | -- | 2 | 6 | 5 | 20 | -- | 155 | 1 | 4 | -- | 4 | 4 | — |

2.4 Salary and Wages

Among 25 surveyed zari craft entrepreneurs, those who employ helpers pay an average salary of Rs.1430 per month. Middle men are given a salary of Rs.1500 per month and those who are on wages get Rs.100 per day. Zari craft worker's highest wages per day are maximum upto Rs.93. Salesmen are employed only on salary who get on an average Rs.2250 per month. Average salary of an accountant is Rs.3000 per month. In initial stages when zari craft workers are employed on salary or wages, they are paid quite less than the amount zari craft entrepreneurs have reported (See Table-5).

Table 5 : Average Amount of Salary per Month and Wages per day in Rupees Given by Zari Craft Entrepreneurs

| Helper | | Middlemen | | Zari Workers | | Salesman | | Accountant | |
|--------|-------|-----------|-------|--------------|-------|----------|-------|------------|-------|
| Salary | Wages | Salary | Wages | Salary | Wages | Salary | Wages | Salary | Wages |
| 1430 | -- | 1500 | 100 | -- | 93 | 2250 | -- | 4125 | -- |

2.5 Marketing of Zari Products

Out of 25 surveyed zari craft entrepreneurs 32.0 per cent reported selling their zari products through local show rooms. About 68.0 per cent entrepreneurs reported selling their products to local traders who are generally running their enterprises from their offices/show rooms only as they are not manufactures. About 12.0 per cent entrepreneurs were selling their zari products through agents. about 28.0 per cent entrepreneurs were selling their zari products out of Lucknow but in U.P., when 60.0 per cent entrepreneurs were selling out of U.P. but in India. Only 4.0 per cent entrepreneurs were selling their zari products in Indian exhibitions which are organized from time to time in big cities. About 8.0 per cent zari craft entrepreneurs reported; that they were exporting their products mainly to middle-east countries (See Table-6).

Table 6: Percentage of Zari Craft Entrepreneurs Selling Their Zardozi Items

| Sample Entrepreneurs | Local Showroom/ Shop | Local Traders | Through Agents | Out of Lucknow (in UP) | Out of UP (in India) | In Indian Exhibition | Export to Middle East |
|----------------------|----------------------|---------------|----------------|------------------------|----------------------|----------------------|-----------------------|
| 25 | 32.00 | 68.00 | 12.00 | 28.00 | 60.00 | 4.00 | 8.00 |

2.6 Manufacturing and Selling Cost of Zari Products

In general it is observed that zari craft entrepreneurs earn more profit (after subtracting manufacturing cost) from high value products of shalwar kameez and sari items. Contrary to it, low value products of ladies top, lahnga-dupatta and other items give more profit to entrepreneurs. The highest profit giving items are ladies top and lahnga-dupatta of low value (ordinary) which give 38.7 and 65.3 per cent profit-respectively. There is slight difference between prices of low and high value items of other products (shawls, bed sheets, scarf etc.). The highest value products of zari items are sherwani and lahnga dupatta which are sold of Rs.27,000 and Rs.14,777 respectively. The cheapest zari item is ladies top which is sold between Rs.225 to 350 only (See Table-7).

Table 7: Item-wise Average Lower and Higher Manufacturing and Selling Cost by Zari Craft Entrepreneurs (in Rs.)

| Items | | Lower | % Net Profit | Higher | % Net Profit |
|-----------------|--------------------|-------|--------------|--------|--------------|
| Shalwar-Kameez | Manufacturing Cost | 1432 | | 4656 | |
| | Selling Cost | 1688 | 17.88 | 5596 | 20.19 |
| Saree | Manufacturing Cost | 1296 | | 5676 | |
| | Selling Cost | 1536 | 18.52 | 6762 | 19.13 |
| Ladies Top | Manufacturing Cost | 138 | | 325 | |
| | Selling Cost | 225 | 38.67 | 350 | 7.69 |
| Lahanga Dupatta | Manufacturing Cost | 2635 | | 12588 | |
| | Selling Cost | 4356 | 65.31 | 14777 | 17.39 |
| Sherwani Kurta | Manufacturing Cost | 900 | | 24000 | |
| | Selling Cost | 1100 | 22.22 | 27000 | 12.50 |
| Others | Manufacturing Cost | 510 | | 540 | |
| | Selling Cost | 670 | 31.37 | 710 | 31.48 |

2.7 Dynamism in Zari Products

About 12.0 percent zari craft entrepreneurs reported that the cost of zari production has gone up by about 10.0 per cent during last five years. When 68.0 per cent entrepreneurs reported the cost of production has risen between 10.0 to 20.0 per cent and 20.0 per cent reported the cost hiked more than 20.0 per cent.

About 92.0 per cent zari craft entrepreneurs reported that the design of zari has improved during last five years of course through traditional means. In case of rise of income from zari craft, 32.0 per cent entrepreneurs have accepted for the enhancement. But 68.0 per cent entrepreneurs reported for no rise in income during last five years. All the zari craft entrepreneurs reported that they are purchasing the material required for manufacturing the zari products from Lucknow markets, when only 32.0 per cent entrepreneurs reported that they are also buying material from out of Lucknow. Out of Lucknow main places are Kanpur, Delhi, Mumbai, Kolkata, Jaipur, Ahmedabad and Hyderabad where zari material is available (See Table-8).

Table 8: Percentage of Zari Craft Entrepreneurs Reporting about the Availability of Cloth, Production Cost, Improvement of Design and Rise in Income During Last Five Years

| Percentage of Entrepreneurs Reporting: | | | | | | |
|---|---------|-------|----------|--------|---|----------------|
| Percentage of Production Cost Increased | | | Improved | | Cloth as raw material is purchased from | |
| +20 | 10 – 20 | —10 | Design | Income | Lucknow | Out of Lucknow |
| 20.00 | 68.00 | 12.00 | 92.00 | 32.00 | 100.00 | 32.00 |

About 4.0 per cent zardozi craft entrepreneurs reported that their zari product has increased during five years, 24.0 per cent reported for decrease while 36.0 per cent reported for no change. On enquiring about the percentage production of zari, 51.0 per cent entrepreneurs have reported that it increased, while 40 per cent have reported that it decreased (See Table 9).

Table 9: Percentage of Zari Craft Entrepreneurs Reporting about Production during Last Five Years

| Percentage of Entrepreneurs reporting their product | | | Percentage of production | |
|---|-----------|-----------|--------------------------|-----------|
| Increased | Decreased | No Change | Increased | Decreased |
| 40.00 | 24.00 | 36.00 | 51.00 | 40.00 |

2.8 Demand and Supply Factors

Zari craft entrepreneurs were asked the factors in demand and supply of zari products. about 24.0 per cent zari craft entrepreneurs reported the local factors, 36.0 per cent reported for state/country as a factor and 16.0 per cent reported for international factors which are responsible in changes in demand and supply of zari products. However, 24.0 per cent entrepreneurs reported for competition is also the factor of change in demand and supply. About 24.0 per cent entrepreneurs reported for increase of income from zari product is another factor in change of demand and supply (See Table-10).

Table 10: Percentage of Zari Craft Entrepreneurs Reported the Factors of Change in Demand and Supply During Last Five Years

| Total Sample Entrepreneurs | Percentage entrepreneurs reporting Factor of increase in demand | | | | |
|----------------------------|---|---------------|---------------|-------------|-------------------------|
| | Local | State/Country | International | Competition | Annual Income Increased |
| 25 | 24.00 | 36.00 | 16.00 | 24.00 | 24.00 |

2.9 Economic Status of Entrepreneurs

The household assets with zari craft entrepreneurs was recorded that 84.0 per cent entrepreneurs were having scooters/motor bikes, 24.0 per cent with car, 32.0 per cent with air conditioner and 36.0 per cent possessed computer. About

32.0 per cent entrepreneurs reported paying income tax, 44.0 per cent entrepreneurs reported that they have insurance and 28.0 per cent entrepreneurs had taken loan from Banks or Mahajan. Those entrepreneurs who had taken loan from Bank were 20.0 per cent with the annual interest rate of 9.4 per cent, when entrepreneurs taking loan from private lenders (mahajan) were 8.0 per cent and their annual interest rate was above 20.0 per cent. If Shilpkar Credit Card equivalent to Kisan Credit Card is provided especially to zardozi workers then the exploitation and poverty of craftsmen would be vanished and zari craft would grow leap and bounds (See Table-11).

Table 11 : Economic Status of Zari Craft Entrepreneur's Households

| Percentage Owning: | | | | Percentage HH Paying Income Tax | Percentage HH Insured | Percentage HH taken loan | Percentage HH Taken Loan from | | | Average rate of Interest | Percentage Visited Foreign country |
|--------------------|-------|-------|----------|---------------------------------------|--------------------------|-----------------------------|----------------------------------|---------|----------|-----------------------------|---------------------------------------|
| Scooter | Car | AC | Computer | | | | Bank | Mahajan | Relative | | |
| 84.00 | 24.00 | 32.00 | 36.00 | 32.00 | 44.00 | 28.00 | 20.00 | 8.00 | -- | 9.40 | 20.00 |

2.10 Household Expenditure of Entrepreneurs

The average household expenditure of zardozi craft entrepreneurs is reported Rs.12,678 per month, which gives clue indirectly about their actual income as hardly any one discloses the truth, which is a known fact. Following table reveals that out of total expenses 11.9 per cent is spent on electricity, 13.6 per cent on transport, 42.4 per cent on food, 1.5 per cent on rent, 9.7 per cent on treatment, 9.9 per cent on education and 11.0 per cent on other requirements (See Table 12).

Table 12: Per Month Household Expenses of Zari craft Entrepreneurs

| Average Household Expenses in Rs. p.m. | Percentage Expenses on: | | | | | | |
|--|-------------------------|-----------|-------|------|--------|-----------|--------|
| | Electricity | Transport | Food | Rent | Health | Education | Others |
| 12678 | 11.94 | 13.60 | 42.44 | 1.48 | 9.65 | 9.88 | 11.01 |

2.11 Literacy and Education

Most of the children of zari entrepreneurs are enrolled in schools at least in Lucknow, may not be true in case of zari entrepreneurs living in small towns and rural areas where earnings are not enough as more hands including children are required to compensate the income of entrepreneur households. Among male and female population of zari entrepreneur households in average about 23.0 per cent males and 21.9 per cent females are students. Those literates but not educated among zari entrepreneur households are 5.8 per cent among males and 12.3 per cent among females. Illiterates among males are 4.6 per cent and among females 9.6 per cent. Educational level among zari entrepreneur families is rapidly decreasing after primary and middle level and at higher level of education the proportion is quite low. It appears that among younger generation the quest of higher education is a recent phenomenon when the older generation was not enthusiastic in higher education. If we see the proportion of education of various level we find among males 21.8 per cent are below High School educated, 18.4 per cent are High School, 10.3 per cent Intermediate and 16.1 per cent are graduates and above. Similarly among females 15.1 per cent are below High School educated, 17.8 per cent High School, 11.0 per cent Intermediate and 12.3 per cent are Graduates and above (See Table-13).

Table 13: Educational Level among Zari Craft Entrepreneur Households

| Percentage to Total Male and Female Population | | | | | | | | | | | | | |
|--|--------|---------------------------|--------|------------|--------|-------------|--------|--------------|--------|--------------|--------|-------------|--------|
| Students | | Literate but not educated | | Below H.S. | | High School | | Intermediate | | B.A. & Above | | Illiterates | |
| Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| 22.99 | 21.92 | 5.75 | 12.32 | 21.84 | 15.07 | 18.39 | 17.81 | 10.34 | 10.96 | 16.09 | 12.33 | 4.60 | 9.59 |

2.12 Housing Status

About 96.0 per cent zari craft entrepreneurs were having their own house, while only 4.0 per cent were living in rented house. About 84.0 per cent entrepreneurs were occupying the premises of the house of less than 1500 Sq. feet. When only 16.0 per cent entrepreneurs were occupying the premises of the house between 1500 to 3000 Sq. feet. Average number of rooms in their houses were 3.7 or less than 4 (See Table-14).

Table 14: Housing Status of Zari Craft Entrepreneur Households

| Percentage of HH Owned House | Percentage of HH Rented house | Percentage size of House | | | | Average No. of Rooms in house |
|------------------------------|-------------------------------|--------------------------|------------------|-------------------|--------------|-------------------------------|
| | | <1500 sq.ft. | 1500-3000 sq.ft. | 3000- 6000 sq.ft. | 6000> sq.ft. | |
| 96.00 | 4.00 | 84.00 | 16.00 | -- | -- | 3.72 |

3.0 CHARACTERISTICS OF ZARDOZI WORKERS

Among zari craft workers there are three categories, the first one is zari workers or zardozi who are in majority with male workers, next are child workers and female workers are few. The second category of zari workers belong to

designers who are few and they are also master craft men and female or children are not given the design work. The third category of workers belongs to agents who are the connecting factors between zari craft entrepreneurs, zari craft workers and traders of zari products.

In our survey we have randomly surveyed 50 male workers, 25 female workers, 30 child workers, 5 designers and 10 agents belonging to different caste and religion, spread through out the city of Lucknow. In over all survey of 120 workers 41 were Hindus and 79 were Muslims. Average household size of Hindu zari workers is 5.22 when among Muslims it is 6.18. Sex ratio among Hindu households of zari workers is 698 females per 1000 males, which is short of 239 females than the sex ratio of Muslims i.e. 937. This suggests that the size of Hindu household which is comparatively small is because of female feticide is definitely practiced among them, which should be seriously tackled. Among Hindu zari workers if caste-wise bifurcation is examined, we find 53.7 per cent are Scheduled Castes, 41.5 per cent OBC and only 4.9 per cent other caste or higher caste. In case of Muslim zari workers they are 51.9 per cent OBC and 48.1 per cent other castes or higher caste. It is to be noted here that among Muslims SCs, are not yet recognized by the government due to political reasons despites of genuine public demand (See Table-15).

If we see the over all sex ratio among Hindu zari workers household population of 0-14 years age group children, we find it is 727 females per 1000 males when the sex ratio among Muslims children is comparatively quite high with 1238. The sex ration in working age population of 15-59 is 681 among Hindu population when the same is 831 among Muslim population, which shows a great anomaly. Among old age group population of 60 years and above the sex ration is 1000 among both Hindu and Muslim population. Among Hindu population belonging to households of zari workers 0.8 per cent males and 5.7 per cent females are widowed/divorced. When among Muslims only 4.2 per cent

females were widowed/divorced and no Muslim male was found widowed/divorced. In Hindu population 1.6 per cent males and 2.3 per cent females were reported sick, when among Muslims it was 3.6 per cent males and 5.9 per cent females were reported sick which is comparatively quite high (See Table-16).

Table 15: Religion-wise Population and Caste Among Households of Zari Craft Workers

| Religion-wise Zari Craft Workers | Sample HH of workers | Household Population of workers | | | Percentage to Total Population | | |
|----------------------------------|----------------------|---------------------------------|------|--------|--------------------------------|-------|--------|
| | | Total | Male | Female | SC | OBC | Others |
| <u>Hindu</u> | | | | | | | |
| Male Workers | 20 | 101 | 61 | 40 | 55.00 | 45.00 | -- |
| Female Workers | 7 | 40 | 21 | 19 | 57.14 | 28.57 | 14.29 |
| Child Workers | 11 | 59 | 38 | 21 | 54.55 | 36.36 | 9.09 |
| Designer | -- | -- | -- | -- | -- | -- | -- |
| Agents | 3 | 14 | 6 | 8 | 33.33 | 66.67 | -- |
| <u>Muslim</u> | | | | | | | |
| Male Workers | 30 | 182 | 107 | 75 | -- | 30.00 | 70.00 |
| Female Workers | 18 | 106 | 45 | 61 | -- | 77.78 | 22.22 |
| Child Workers | 19 | 118 | 58 | 60 | -- | 68.42 | 31.58 |
| Designer | 5 | 34 | 15 | 19 | -- | 40.00 | 60.00 |
| Agents | 7 | 48 | 27 | 21 | -- | 42.86 | 57.14 |
| <u>Total</u> | | | | | | | |
| Male Workers | 50 | 283 | 168 | 115 | 22.00 | 36.00 | 42.00 |
| Female Workers | 25 | 146 | 66 | 80 | 16.00 | 64.00 | 20.00 |
| Child Workers | 30 | 177 | 96 | 81 | 20.00 | 56.67 | 23.33 |
| Designer | 5 | 34 | 15 | 19 | -- | 40.00 | 60.00 |
| Agents | 10 | 62 | 33 | 29 | 10.0 | 50.00 | 40.00 |

Table 16: Religion-wise Age-Structure, Widow/Divorced and Sick Among Households of Zari Craft Workers

| Religion-wise Zari Craft Workers | Percentage to Total Male and Female | | | | | | | | | |
|--|-------------------------------------|--------|-------|--------|------|--------|--------------------|--------|---------------|--------|
| | Age Group | | | | | | Widow/ Divorced | | Reported Sick | |
| | 0-14 | | 15-59 | | 60+ | | | | | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| <u>Hindu</u> | | | | | | | | | | |
| Male Workers | 14.75 | 42.50 | 81.96 | 52.50 | 3.29 | 5.00 | 1.64 | 2.50 | 3.28 | -- |
| Female Workers | 23.81 | -- | 76.19 | 100.00 | -- | -- | -- | 14.29 | -- | 15.79 |
| Child Workers | 47.37 | 33.33 | 52.63 | 66.67 | -- | -- | -- | -- | -- | 4.76 |
| Designer | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Agents | 16.67 | -- | 83.33 | 100.00 | -- | -- | -- | 12.50 | -- | 12.50 |
| <u>Muslim</u> | | | | | | | | | | |
| Male Workers | 16.83 | 29.33 | 78.50 | 64.00 | 4.67 | 6.67 | 4.67 | 4.00 | 2.80 | 6.67 |
| Female Workers | 31.11 | 24.59 | 68.89 | 75.41 | -- | -- | -- | 8.33 | 5.56 | 6.25 |
| Child Workers | 43.10 | 46.67 | 56.90 | 52.63 | -- | -- | -- | 3.33 | 8.62 | 8.33 |
| Designer | 26.67 | 47.37 | 73.33 | 47.37 | -- | 5.26 | -- | 5.26 | -- | 5.26 |
| Agents | 7.41 | 19.05 | 88.89 | 80.95 | 3.70 | -- | -- | 9.52 | 3.70 | 19.05 |
| <u>Total</u> | | | | | | | | | | |
| Male Workers | 16.07 | 33.91 | 79.76 | 60.00 | 4.17 | 6.09 | 3.57 | 3.48 | 2.98 | 5.22 |
| Female Workers | 28.79 | 18.75 | 71.21 | 81.25 | -- | -- | -- | 8.75 | 3.03 | 7.50 |
| Child Workers | 44.79 | 43.21 | 55.21 | 56.79 | -- | -- | -- | 2.08 | 5.21 | 7.41 |
| Designer | 26.67 | 47.37 | 73.33 | 47.37 | -- | 5.26 | -- | 5.26 | -- | 5.26 |
| Agents | 9.09 | 13.79 | 87.88 | 86.21 | 3.03 | -- | -- | 10.34 | 3.04 | 17.24 |

3.1 Training, Working Hours and Timely Payments

All the zari workers, may be male, females, children, designers and agents belonging to both Hindu and Muslim religious communities reported that they were trained before fully engaging themselves in zari work. Male zari workers were trained on an average for 525 days, female workers 72 days, child workers 289 days, designers 1057 days and agents 568 days. During training period trainees have to be punctually engaged for 8 to 10 hours under master craft men/women every day and they have to volunteer as helper of their master. During mid training period the trainees are also paid a nominal amount daily or

weekly depending upon their performance and paying capacity of the master craft men. The average working hours of zari workers range between 7 to 12 hours per day e.g. male zari workers are engaged for 11 hours, female zari workers 8 hours, child zari workers 7 hours, designers 8 hours and agent 12 hours. Average in a month zari workers are engaged for 22 to 25 days. For getting the work regularly 40 per cent child zari workers reported getting the work regularly, followed by agent 20.0 per cent, designer 20.0 per cent, female zari workers 16.0 per cent and male zari workers 14.0 per cent. It seems that cheap wage earners among zari workers have comparatively higher chances of availability of work than those who are paid higher wages. About 70 to 100 per cent zari workers reported that they are satisfied with a timely payment of their wages (See Table-17).

Table 17: Religion-wise Zari Craft Workers Reporting about Training, Working Hours and Work Satisfaction

| Religion-wise Zari Craft Workers | Sample HH | Percentage Trained | Average No. of Training Days | Daily Working Hours | Working Days in a month | Percentage Reported | |
|----------------------------------|-----------|--------------------|------------------------------|---------------------|-------------------------|------------------------|-------------------------------|
| | | | | | | Getting work regularly | Satisfied with timely payment |
| Hindu | | | | | | | |
| Male Workers | 20 | 100.00 | 582 | 11.00 | 24.00 | 5.00 | 100.00 |
| Female Workers | 7 | 100.00 | 177 | 8.00 | 24.00 | 29.00 | 71.00 |
| Child workers | 11 | 100.00 | 235 | 6.00 | 22.00 | 64.00 | 100.00 |
| Designer | -- | -- | -- | -- | -- | -- | -- |
| Agent | 3 | 100.00 | 373 | 12.00 | 24.00 | 33.33 | 67.00 |
| Muslim | | | | | | | |
| Male Workers | 30 | 100.00 | 486 | 11.00 | 23.00 | 20.00 | 80.00 |
| Female Workers | 18 | 100.00 | 170 | 8.00 | 25.00 | 12.00 | 94.00 |
| Child workers | 19 | 100.00 | 133 | 8.00 | 24.00 | 27.00 | 74.00 |
| Designer | 5 | 100.00 | 1059 | 8.00 | 24.00 | 20.00 | 100.00 |
| Agent | 7 | 100.00 | 651 | 12.00 | 25.00 | 14.00 | 71.00 |
| Total | | | | | | | |
| Male Workers | 50 | 100.00 | 525 | 11.00 | 24.00 | 14.00 | 88.00 |
| Female Workers | 25 | 100.00 | 172 | 8.00 | 25.00 | 16.00 | 88.00 |
| Child workers | 30 | 100.00 | 289 | 7.00 | 23.00 | 40.00 | 80.00 |
| Designer | 5 | 100.00 | 1059 | 8.00 | 24.00 | 20.00 | 100.00 |
| Agent | 10 | 100.00 | 568 | 12.00 | 24.00 | 20.00 | 70.00 |

3.2 Average Manufacturing Time

Before zari manufacturing the clothes are first handed over to designer who takes some time. For example for making design on sherwani 6.30 hours are taken, shalwar kameez takes upto 6.15 hours, lenhga 6.15 hours, sari upto 6.0 hours, other items upto 3.0 hours and ladies top upto 1.30 hours. Average time taken by individual zari craft worker varies according to item quality and capacity of zari workers. For example besides design, manufacturing of shalwar kameez sari, ladies top, sherwani, lenhga and other items take time between 3 to 11 hours which depends upon quality, market value and expertise. It is a general perception that good zardozi craft workers are among men followed by women and then lastly child zardozi workers. The quality zardozi work is given to expert zardoz who are generally men, but in rare cases few female zardozi workers who are well trusted in the zardozi craft are also engaged. It is definite that child zari workers are not engaged in quality works (See Table-18).

Table 18: Religion-wise Average Minimum and Maximum Time (in Minutes) for Manufacturing Items by Zari Craft Workers

| Religion/Caste-wise Zardozi Craft Workers | | Shalwar Kameez | Saree | Ladies' Top | Sherwani Kurta | Lahanga | Others (Bed Sheet, Frock, Curtain, Scarf) |
|---|---------|----------------|-------|-------------|----------------|---------|---|
| Hindu | | | | | | | |
| Male Workers | Minimum | 5.26 | 5.53 | 3.50 | 6.00 | 6.45 | 4.5 |
| | Maximum | 10.12 | 10.46 | 8.00 | 11.20 | 10.66 | 11.5 |
| Female Workers | Minimum | 4.15 | 4.15 | -- | -- | 4.00 | -- |
| | Maximum | 7.72 | 7.72 | -- | -- | 8.00 | -- |
| Child workers | Minimum | 3.18 | 3.08 | -- | -- | -- | -- |
| | Maximum | 6.00 | 5.90 | -- | -- | -- | -- |
| Agent | Minimum | -- | -- | -- | -- | -- | -- |
| | Maximum | -- | -- | -- | -- | -- | -- |
| Muslim | | | | | | | |
| Male Workers | Minimum | 4.93 | 4.66 | 4.60 | 6.00 | 5.82 | 4.00 |
| | Maximum | 10.87 | 10.90 | 10.80 | 10.00 | 10.88 | 8.00 |
| Female Workers | Minimum | 3.78 | 4.00 | 5.00 | 5.50 | 5.10 | 6.00 |
| | Maximum | 8.00 | 7.95 | 8.00 | 8.00 | 9.00 | 8.00 |
| Child workers | Minimum | 3.47 | 3.53 | -- | -- | 3.50 | -- |
| | Maximum | 7.26 | 7.95 | -- | -- | 7.25 | -- |
| Designer | Minimum | 3.00 | 3.00 | 0.75 | 2.65 | 3.20 | 1.00 |
| | Maximum | 6.20 | 6.00 | 1.50 | 6.65 | 6.20 | 3.00 |
| Agent | Minimum | -- | -- | -- | -- | -- | -- |
| | Maximum | -- | -- | -- | -- | -- | -- |

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Table 18 (contd....)

| Religion/Caste-wise Zardozi Craft Workers | | Shalwar Kameez | Saree | Ladies' Top | Sherwani Kurta | Lahanga | Others (Bed Sheet, Frock, Curtain, Scarf) |
|---|---------|----------------|-------|-------------|----------------|---------|---|
| Total | | | | | | | |
| Male Workers | Minimum | 5.02 | 5.18 | 4.28 | 6.00 | 6.03 | 4.33 |
| | Maximum | 10.58 | 10.73 | 10.00 | 5.25 | 10.8 | 10.32 |
| Female Workers | Minimum | 3.88 | 4.03 | 5.00 | 5.50 | 4.92 | 6.00 |
| | Maximum | 7.92 | 7.92 | 8.00 | 8.00 | 8.82 | 8.00 |
| Child workers | Minimum | 3.37 | 3.37 | -- | -- | 3.50 | -- |
| | Maximum | 6.80 | 6.65 | -- | -- | 7.25 | -- |
| Designer | Minimum | 3.00 | 3.00 | 0.75 | 2.65 | 3.20 | 1.00 |
| | Maximum | 6.20 | 6.00 | 1.50 | 6.65 | 6.20 | 3.00 |
| Agent | Minimum | -- | -- | -- | -- | -- | -- |
| | Maximum | -- | -- | -- | -- | -- | -- |

3.3 Rates of Manufacturing

Zari work on different items of garments is carried out at different rates by the zari workers. Zari work on sherwani is the costliest which is charged by the designer between Rs.103 to Rs.213, by male zari workers between Rs.120 to Rs.175 and by female zari workers between Rs.60 to Rs.120 per piece. In all zari items the manufacturing cost is comparatively least paid to child zari workers and then to female zari workers than, it is paid to male zari workers, which perhaps depends on level of mastery of craftsmanship of zari workers. After sherwani the next higher cost of manufacturing is of lahanga dupatta, followed by sari, shalwar kameez, others (curtain, frock, scarf, bed sheet etc.) and least to ladies top. There is no Hindu designer for zari work similarly zari work is not carried out on sherwani by Hindu female zari workers including Hindu-Muslim child zari workers. Most of the Hindu workers do only on selected zari items when among Muslims all zari workers except child zari workers, they do zari work on most of the zari items (See Table-19).

Table 19: **Religion-wise Average Minimum and Maximum Rate (in Rupees) for Manufacturing Items by Zari Craft Workers**

| Religion Zari Craft Workers | | Shalwar Kameez | Saree | Sherwani Kurta | Ladies' Top | Lahanga Dupatta | Others (Bed Sheet, Frock, Curtain, Scarf) |
|-----------------------------|---------|----------------|-------|----------------|-------------|-----------------|---|
| Hindu | | | | | | | |
| Male Workers | Minimum | 45 | 48 | 52 | 25 | 49 | 50 |
| | Maximum | 94 | 94 | 103 | 73 | 97 | 125 |
| Female Workers | Minimum | 26 | 27 | -- | -- | 38 | -- |
| | Maximum | 51 | 54 | -- | -- | 70 | -- |
| Child workers | Minimum | 10 | 10 | -- | -- | -- | -- |
| | Maximum | 19 | 20 | -- | -- | -- | -- |
| Designer | Minimum | -- | -- | -- | -- | -- | -- |
| | Maximum | -- | -- | -- | -- | -- | -- |
| Muslim | | | | | | | |
| Male Workers | Minimum | 42 | 42 | 120 | 38 | 59 | 30 |
| | Maximum | 101 | 101 | 175 | 89 | 116 | 90 |
| Female Workers | Minimum | 32 | 35 | 60 | 40 | 46 | 40 |
| | Maximum | 65 | 65 | 120 | 70 | 80 | 100 |
| Child workers | Minimum | 20 | 20 | -- | -- | 20 | -- |
| | Maximum | 37 | 36 | -- | -- | 38 | -- |
| Designer | Minimum | 43 | 45 | 103 | 12 | 55 | 23 |
| | Maximum | 101 | 104 | 213 | 25 | 108 | 45 |
| Agent | Minimum | -- | -- | -- | -- | -- | -- |
| | Maximum | -- | -- | -- | -- | -- | -- |
| Total | | | | | | | |
| Male Workers | Minimum | 43 | 44 | 72 | 34 | 56 | 44 |
| | Maximum | 98 | 96 | 124 | 84 | 109 | 114 |
| Female Workers | Minimum | 31 | 33 | 60 | 40 | 46 | -- |
| | Maximum | 61 | 62 | 120 | 70 | 78 | -- |
| Child workers | Minimum | 16 | 16 | -- | -- | 20 | -- |
| | Maximum | 30 | 30 | -- | -- | 38 | -- |
| Designer | Minimum | 43 | 45 | 12 | 103 | 55 | 23 |
| | Maximum | 101 | 104 | 25 | 213 | 108 | 45 |
| Agent | Minimum | -- | -- | -- | -- | -- | -- |
| | Maximum | -- | -- | -- | -- | -- | -- |

3.4 Income of Zari Workers

The average income of zari workers in terms of wages (per month is calculated) or salary varies. The average highest income is of agent who gets a salary of Rs.6420 per month, followed by designer Rs.5300, zardozi male worker Rs.2328, zardozi female worker gets Rs.1444, Zardozi male child worker Rs.682

and least zardozi female child worker get Rs.600 per month. About 80.0 per cent of all the zardozi workers reported that they are given the work by the agents. If we see castwise income we find that Hindu OBC child zardozi worker gets Rs.350 which is almost three times less than the Muslim OBC child zardozi worker who gets Rs.906 per month. But both Hindu and Muslim OBC including other child zardozi workers are paid least in comparison to any other zardozi workers. Both Hindu and Muslim OBC female zardozi workers are paid less i.e. Rs.1400 and 1229 respectively in comparison to other female zardozi workers. It is reported that the wages and salary to zardozi workers have not been revised since a long time. There is a stiff competition in the market as the zari workers are in excess than the required, therefore workers are bound to accept low wages/salary in order to get the work for their livelihood. The only solution is first to provide Shilpkar Credit Cards parallel to Kisan Credit Cards to zardozi workers in order to empower them to work for themselves and second to attract the foreign buyers for heavy exports (See Table-20).

Table 20: **Religion and Caste-wise Number of Zari Craft Workers and Their Average Income per Month in Rupees**

| Religion/Caste- wise Zari Craft Workers | Workers/Income | Number of Workers and their Average Income per month in Rupees | | | | | | Percentage Reporting work given by agents |
|--|------------------|--|-------------------|---------------|--------|----------|---------|---|
| | | Male Workers | Female Workers | Child Workers | | Designer | Agent | |
| | | | | Male | Female | | | |
| Hindu Total | No. of Workers | 20 | 7 | 9 | 2 | -- | 3 | 84.00 |
| | Income (Rs.p.m.) | 2240 | 1328.57 | 338.88 | 1000 | -- | 5666.66 | |
| Hindu General | No. of Workers | -- | 1 | -- | 1 | -- | -- | 100.00 |
| | Income (Rs.p.m.) | -- | 2000 | -- | 1000 | -- | -- | |
| Hindu OBC | No. of Workers | 9 | 2 | 4 | -- | -- | 2 | 80.00 |
| | Income (Rs.p.m.) | 2278 | 1400 | 325 | -- | -- | 5500 | |
| Hindu SC | No. of Workers | 11 | 4 | 5 | 1 | -- | 1 | 85.00 |
| | Income (Rs.p.m.) | 2209 | 1625 | 350 | 1000 | -- | 6000 | |
| Muslim Total | No. of Workers | 30 | 18 | 13 | 6 | 5 | 7 | 77.00 |
| | Income (Rs.p.m.) | 2387 | 1489 | 919 | 633 | 5300 | 6743 | |
| Muslim General | No. of Workers | 21 | 4 | 5 | 1 | 3 | 4 | 61.00 |
| | Income (Rs.p.m.) | 2448 | 2400 | 940 | 500 | 5500 | 7050 | |
| Muslim OBC | No. of Workers | 9 | 14 | 8 | 5 | 2 | 3 | 92.00 |
| | Income (Rs.p.m.) | 2244 | 1229 | 906 | 660 | 5000 | 6333 | |
| Total | No. of Workers | 50 | 25 | 22 | 8 | 5 | 10 | 80.00 |
| | Income (Rs.p.m.) | 2328 | 1444 | 682 | 600 | 5300 | 6420 | |
| Percentage Reporting Work given by Agents | | 74.00 | 80.00 | 100.00 | 100.00 | | -- | -- |

3.5 Occupation and Income of Households

Among total 120 surveyed households belonging to zardozi workers 324 persons are earning members in which 76.2 per cent are males and 23.8 per cent females. In comparison to Hindu household female workers who are 17.8 per cent, among Muslim workers the proportion of female workers is higher i.e. 26.7 per cent. The following table reveals that household members of respondent zari workers who are 71.3 per cent have their main occupation as zardozi then other occupation 28.7 per cent. In case of male and female workers who are 66.0 and 88.3 per cent respectively and who are engaged in zardozi and rest 34.0 and 11.7 per cent respectively are engaged in other occupations. Among household male members those who are engaged as zardozi designers, their average per month income is Rs.4286 which is highest, then second highest income is of agent with Rs.3872 followed by male zardozi workers Rs.1650, female zardozi workers Rs.975 and child zardozi workers Rs.870 which is least. If we compare community wise income of males engaged in zari occupation we find that Hindu male workers income is quite low than the income of Muslim male workers. Over all female zardozi workers have low income as compared to their counterpart male workers with few exceptions. In other than zardozi occupations the average income of males ranges between Rs.1000 to Rs.2000, when among females it ranges between Rs.400 to Rs.567 only per month.

Overall average monthly income of households of Hindu zardozi workers from zardozi is 60.9 per cent and other sources 39.1 per cent which is overall Rs.3076 in which contribution of male members is Rs.2591 and female members is only Rs.485. Comparatively income wise condition is better of households of Muslim zardozi workers as they earn from zardozi is 74.0 per cent and from other sources 26.0 per cent which is over all Rs.4682 in which contribution of male members is Rs.4046 and female members is only Rs 636 (See Table-21).

Table 21: Religion-wise Occupation and Income Among Households of Zari Craft Workers

| Religion-wise Zari Craft Workers | Percentage Occupation of Household Population (About Respondent's Family Members) | | | | Average Income of Family Members (Rs.p.m.) | | | |
|----------------------------------|--|--------|-------|--------|---|--------|-------|--------|
| | Zardozi | | Other | | Zardozi | | Other | |
| | Male | Female | Male | Female | Male | Female | Male | Female |
| Hindu | | | | | | | | |
| Male Workers | 47.54 | -- | 26.29 | -- | 1017 | -- | 1569 | -- |
| Female Workers | 42.86 | 63.16 | 19.05 | 5.26 | 778 | 1075 | 1066 | 500 |
| Child Workers | 28.95 | 19.05 | 34.21 | -- | 486 | 1125 | 1308 | -- |
| Designer | -- | -- | -- | -- | -- | -- | -- | -- |
| Agents | 83.33 | 25.00 | 16.67 | -- | 3100 | 1000 | 2500 | -- |
| Muslim | | | | | | | | |
| Male Workers | 48.60 | 4.00 | 14.02 | -- | 2003 | 833 | 2587 | -- |
| Female Workers | 24.44 | 52.46 | 33.33 | 3.28 | 1136 | 1056 | 1230 | 600 |
| Child Workers | 44.83 | 23.33 | 27.59 | 8.33 | 1033 | 550 | 1775 | 530 |
| Designer | 46.67 | -- | 6.67 | -- | 4286 | -- | 2000 | -- |
| Agents | 48.15 | 11.76 | 11.11 | 11.76 | 4169 | 2000 | 1433 | 400 |
| Total | | | | | | | | |
| Male Workers | 48.21 | 2.61 | 18.45 | -- | 1650 | 833 | 2061 | -- |
| Female Workers | 30.30 | 55.00 | 28.79 | 3.75 | 975 | 1061 | 1140 | 567 |
| Child Workers | 38.54 | 22.22 | 30.21 | 6.17 | 870 | 678 | 1566 | 530 |
| Designer | 46.67 | -- | 6.67 | -- | 4286 | -- | 2000 | -- |
| Agents | 54.55 | 10.34 | 12.12 | 3.45 | 3872 | 1333 | 1700 | 400 |

3.6 Loan and Rise of Income

Over all, we find every category of zardozi workers wanted soft loan. Maximum 70.0 per cent of agents wanted loan of an average Rs.53,571, followed by female 48.0 per cent zardozi workers wanted an average of Rs.89,583. 36.0 per cent male zardozi workers wanted an average of Rs.52,778, 20.0 per cent designers wanted an average of Rs.10,000 and 10.0 per cent child zardozi workers wanted an average of Rs.31,667. If all of them are provided soft loans they would start their own zardozi work independently and their income and living condition would improve instead of remaining bonded workers with wretchedness.

Most of the workers of zardozi are indebted due to poverty. Muslim female zardozi workers are maximum indebted, with an average loan of Rs.12,5000 followed by designers and agents Rs.5000, child zardozi workers Rs.1750 and male zardozi workers Rs.1675.

On asking from zardozi workers whether their income has risen during last five years. About 40.0 per cent Muslim designers reported that their income has risen upto 10.0 per cent similarly 22.0 per cent male zari workers, 20.0 per cent female zari workers and only 4.0 per cent child zari workers have reported for upto 10.0 per cent rise in income. For 10 to 20 per cent rise in income only 2 to 6 per cent zari workers excluding designers agents have reported for it (See Table-22).

Table 22: Religion-wise Zari Craft Workers Reporting about Loan and Income Increases

| Religion-wise Zari Craft Workers | Percent Wanted low interest loan | Average amount of loan wanted (Rs.) | Average Loan Taken (Rs.) | Percentage Reported | | |
|----------------------------------|----------------------------------|-------------------------------------|--------------------------|---------------------------|-------|-------|
| | | | | Per cent Income Increased | | |
| | | | | 20> | 10-20 | <10 |
| Hindu | | | | | | |
| Male Workers | 40.00 | 43750 | 5000 | -- | -- | 25.00 |
| Female Workers | 58.00 | 43750 | -- | -- | -- | 29.00 |
| Child workers | -- | -- | -- | -- | -- | -- |
| Designer | -- | -- | -- | -- | -- | -- |
| Agent | 67.00 | 50000 | 5000 | -- | -- | -- |
| Muslim | | | | | | |
| Male Workers | 33.33 | 60000 | 567 | -- | 4.00 | 20.00 |
| Female Workers | 45.00 | 112500 | 12500 | -- | 6.00 | 17.00 |
| Child workers | 16.00 | 31667 | 1750 | -- | 6.00 | 6.00 |
| Designer | 20.00 | 10000 | 5000 | -- | -- | 40.00 |
| Agent | 71.00 | 55000 | -- | -- | -- | -- |
| Total | | | | | | |
| Male Workers | 36.00 | 52778 | 1675 | -- | 2.00 | 22.00 |
| Female Workers | 48.00 | 89583 | 12500 | -- | 4.00 | 20.00 |
| Child workers | 10.00 | 31667 | 1750 | -- | 4.00 | 4.00 |
| Designer | 20.00 | 10000 | 5000 | -- | -- | 40.00 |
| Agent | 70.00 | 53571 | -- | -- | -- | -- |

3.7 Education Among Workers

Over all 120 zardozi workers were surveyed along with their family members who were altogether 702 consisting 378 males and 324 females. Among male and female family members of workers the educational level varies a lot. Among male population there were 9.8 per cent students when among female population the percentage of students was more than double of male proportion i.e. 19.8 per cent. This gap between proportion of male and female students is much wide among Muslim male and female population i.e. 9.1 and 21.2 per cent respectively, when the proportions of Hindu students among their male and female population is 11.1 and 15.9 per cent respectively. The reason of low proportion of male students is because due to poverty especially among Muslims. The boys have to work to earn for living, when it is not in case of female children and they still go to school. Those who are literates but not educated among male and female population are 5.8 and 17.3 per cent respectively. Such literates among Muslim male and female population are higher than the Hindu male and female population, because of traditional informal Madarsas in Muslim homes run by ladies voluntarily. Illiterate among males are 25.9 per cent whereas among females they are 19.9 per cent.

Below High School educated among males and females are 45.2 and 29.0 per cent respectively. High school qualified among male population are 11.4 per cent when among female population they are 8.3 per cent. After High School the education process especially among males comes to almost standstill, the result is that Intermediate educated males are only 0.3 per cent when females are 3.7 per cent. Almost it is the same in the case of B.A. and above educated as only 1.6 per cent males and 2.8 per cent females are educated upto graduate and above.

The educational level among Hindu zardozi worker's family members is comparatively better than Muslim male and female of below High School level. Hindu male and female are 51.6 and 43.2 per cent respectively when Muslim male and female are 42.1 and 23.7 per cent respectively who are below High

School educated. Among High School educated Hindu males are only 6.4 per cent which are almost half of Muslim male High School educated i.e. 13.9 per cent but Hindu females are almost double i.e. 12.5 per cent than the Muslim females i.e. only 6.8 per cent. In Intermediate and Graduation the level of education is slightly better among Muslims than the Hindus (See Table-23).

Table 23: Religion-wise Educational Level Among Households of Zari Craft Workers

| Religion-wise Zari Craft Workers | Percentage to Total Male and Female Population | | | | | | | | | | | | | |
|----------------------------------|--|------------|---------------------------|--------|------------|--------|-------------|--------|--------------|--------|--------------|--------|------------|--------|
| | Students | | Literate but not educated | | Below H.S. | | High School | | Intermediate | | B.A. & Above | | Illiterate | |
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Hindu | | | | | | | | | | | | | | |
| Male Workers | 9.84 | 32.5k 0 | 4.92 | 0.0 | 45.90 | 37.50 | 9.84 | 15.00 | -- | 5.00 | 3.28 | -- | 26.22 | 10.00 |
| Female Workers | 9.52 | -- | 0.0 | 0.0 | 52.38 | 47.37 | 9.52 | 10.53 | -- | -- | -- | -- | 28.58 | 42.10 |
| Child Workers | 13.16 | 4.76 | 0.0 | 0.0 | 55.26 | 42.86 | -- | 14.28 | -- | -- | -- | -- | 31.58 | 38.10 |
| Designer | -- | -- | 0.0 | 0.0 | -- | -- | -- | -- | -- | -- | -- | -- | 0.0 | 0.0 |
| Agents | 16.67 | -- | 0.0 | 0.0 | 83.33 | 62.50 | -- | -- | -- | -- | -- | -- | 0.0 | 37.50 |
| Muslim | | | | | | | | | | | | | | |
| Male Workers | 6.54 | 25.33 | 6.54 | 32.01 | 42.06 | 21.33 | 15.89 | 5.33 | -- | 8.00 | 1.87 | 5.33 | 27.10 | 2.67 |
| Female Workers | 8.89 | 8.20 | 8.89 | 24.59 | 42.22 | 26.23 | 2.22 | 3.28 | -- | -- | -- | -- | 37.78 | 37.70 |
| Child Workers | 12.07 | 21.67 | 17.25 | 31.67 | 50.00 | 23.33 | 10.35 | 8.33 | -- | 1.67 | 1.73 | 1.67 | 8.60 | 1.66 |
| Designer | 26.67 | 31.58 | 13.33 | 15.79 | 33.34 | 21.06 | 26.67 | 5.26 | -- | 5.26 | -- | 10.53 | 0.0 | 10.53 |
| Agents | 3.71 | 33.33 | 3.71 | 0.00 | 29.63 | 28.57 | 25.93 | 19.05 | 3.71 | 9.53 | 3.9*0 | 9.53 | 29.64 | 0.0 |
| Total | | | | | | | | | | | | | | |
| Male Workers | 7.74 | 27.83 | 5.95 | 20.86 | 43.45 | 26.96 | 13.69 | 8.70 | -- | 6.96 | 2.38 | 3.48 | 26.79 | 5.21 |
| Female Workers | 9.09 | 6.25 | 6.06 | 18.75 | 45.45 | 31.25 | 4.55 | 5.00 | -- | -- | -- | -- | 34.85 | 38.75 |
| Child Workers | 12.50 | 17.28 | 5.21 | 17.15 | 52.09 | 28.40 | 6.25 | 9.88 | -- | 1.23 | 1.05 | 1.23 | 22.90 | 24.83 |
| Designer | 26.67 | 31.58 | 13.33 | 15.79 | 33.34 | 21.06 | 26.67 | 5.26 | -- | 5.26 | -- | 10.53 | 0.00 | 10.52 |
| Agents | 6.06 | 24.14 | 3.04 | 0.00 | 39.40 | 37.93 | 21.21 | 13.89 | 3.03 | 6.90 | 3.03 | 6.90 | 24.23 | 10.24 |

3.8 Housing Status

Overall 79.2 per cent households of zardozi workers own their houses in which Hindu zardozi worker's households own 82.9 per cent houses when in case of Muslim zardozi worker's households own 77.2 per cent houses. It means that 17.1 per cent Hindu zardozi worker's households live in rented houses when 22.8 per cent Muslim zardozi worker's households live in rented houses. Majority of households of zardozi workers i.e. 63.3 per cent live in smaller size of houses which are less than 400 sq. ft. when 36.7 per cent live in above 400 sq. ft. houses out of which 22.5 per cent live in 400-600 sq. ft. and 14.2 per cent live in 600 and above sq. ft. houses. Average number of rooms are 1.9 per households of zardozi workers. Community wise households of Muslims zardozi workers are slightly better off in occupying size of houses and number of rooms per households in comparison to households of Hindu zardozi workers.

Households in Hindu zardozi workers are 17.1 per cent who live in less than 200 sq. ft. houses when 11.4 per cent households of Muslim zardozi workers live in the same size of houses. Households of Muslim zardozi workers are 17.7 per cent who live in 600 and above sq. ft. houses when only 7.3 per cent households of Hindu zardozi workers live in the same large size of houses. Average households of Muslim zardozi workers live in two rooms houses, when households of Hindu zardozi workers live in average 1.8 rooms houses. Households of Muslim zari child workers own only 63.2 per cent houses when their counter part households Hindu zari child workers own 81.8 per cent houses, which is a big difference probably due to extreme poverty among households of Muslim child zari workers. Also 66.7 per cent households of Hindu zari agents own their houses otherwise 33.3 per cent households have to live in rented houses, where as households of Muslim zari agents are slightly better off (See Table-24).

Table 24: Religion-wise Housing Status of Zari Craft Workers

| Religion-wise Zari Craft Workers | Sample HH | Percentage to Total Household | | | | | Average No. of rooms |
|--|--------------|-------------------------------|----------------|-------------------|-------------------|----------------|----------------------------|
| | | House Owned | Size of Houses | | | | |
| | | | <200 sq.ft. | 200-400 sq.ft. | 400-600 sq.ft. | 600+ sq.ft. | |
| Hindu | | | | | | | |
| Male Workers | 20 | 75.00 | 15.00 | 60.00 | 20.00 | 5.00 | 2.00 |
| Female Workers | 7 | 100.00 | -- | 57.14 | 14.29 | 28.57 | 1.43 |
| Child Workers | 11 | 81.81 | 36.36 | 45.45 | 18.19 | -- | 1.64 |
| Designer | -- | -- | -- | -- | -- | -- | -- |
| Agents | 3 | 66.67 | -- | -- | 100.00 | -- | 2.33 |
| Muslim | | | | | | | |
| Male Workers | 30 | 80.00 | 10.00 | 46.67 | 20.00 | 23.33 | 2.36 |
| Female Workers | 18 | 83.33 | 27.78 | 38.89 | 22.22 | 11.11 | 1.39 |
| Child Workers | 19 | 63.16 | 5.26 | 63.16 | 31.58 | -- | 1.84 |
| Designer | 5 | 100.00 | -- | 20.00 | 20.00 | 60.00 | 2.20 |
| Agents | 7 | 71.43 | -- | 42.86 | 28.57 | 28.57 | 2.29 |
| Total | | | | | | | |
| Male Workers | 50 | 78.00 | 12.00 | 52.00 | 20.00 | 16.00 | 2.22 |
| Female Workers | 25 | 88.00 | 20.00 | 44.00 | 20.00 | 16.00 | 1.40 |
| Child Workers | 30 | 70.00 | 16.67 | 56.67 | 26.66 | -- | 1.73 |
| Designer | 5 | 100.00 | -- | 20.00 | 20.00 | 60.00 | 2.20 |
| Agents | 10 | 70.00 | -- | 30.00 | 50.00 | 20.00 | 2.30 |

3.9 Housing Amenities and Assets

About 14.2 per cent houses belonging to zardozi craft workers have dry latrines which is declared as unhygienic and illegal. About 63.3 per cent houses are with flush latrines which means that 22.5 per cent households have no latrines and they have to defecate on the streets. About 55.8 per cent households of zardozi workers have their private bath, but 44.2 per cent households have no privacy and have to take bath on the street near a water source. In over all hygienic condition of houses, Muslim households are slightly better off than the Hindu households.

As source of water about 46.7 per cent households of zari workers are with pipe water, 23.3 per cent with hand pumps and 30.0 per cent households have yet to go out for fetching in water. About 50.6 per cent households of Muslims zari

workers have pipe water in their premises when only 39.0 per cent Hindu households have pipe water in their premises. Overall households of Muslim zari workers are comparatively better off than the households of Hindu zari workers.

About 62.5 per cent households of zari workers have electricity at their residence, when 37.5 per cent households are using kerosene etc. for lighting. About 56.7 per cent households of zari craft workers reported that their door step streets are lighted in the night, but still 43.3 per cent households have no street light.

In households assets 73.3 per cent households reported having scooters, 69.2 per cent with T.V. and 31.7 per cent with sewing machine. Muslim households of zari workers have comparatively better assets than the Hindu households of zari workers (See Table-25).

Table 25: Religion-wise Houses of Zari Craft Workers Having Latrine, Source of Water, Electricity and Family Assets

| Religion-wise Zardozi Craft Workers | Percentage to Total Household | | | | | | | | | | |
|-------------------------------------|-------------------------------|--------|-----------|-----------------|-----------|----------|-------------|--------------|------------------|-------|----------------|
| | Latrine | | Bath-room | Source of Water | | | Electricity | | Family Assets | | |
| | Dry | Flush | | Pipe | Hand Pump | No water | Home | Street Light | Scooter/ M. Bike | T.V. | Sewing Machine |
| Hindu | | | | | | | | | | | |
| Male Workers | 10.00 | 80.00 | 80.00 | 40.00 | 30.00 | 30.00 | 70.00 | 65.00 | 70.00 | 75.00 | 20.00 |
| Female Workers | 14.29 | 28.57 | 28.57 | 28.57 | 14.29 | 57.14 | 42.86 | 57.14 | 85.71 | 71.43 | 14.29 |
| Child Workers | 27.27 | 18.18 | 18.18 | 36.36 | 27.27 | 36.37 | 45.45 | 54.55 | 54.54 | 54.55 | 9.09 |
| Designer | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- | -- |
| Agents | -- | 100.00 | 66.67 | 66.67 | 33.33 | -- | 66.67 | 100.00 | 100.00 | 66.67 | 33.33 |
| Muslim | | | | | | | | | | | |
| Male Workers | 16.67 | 73.33 | 73.33 | 53.33 | 16.67 | 30.00 | 76.67 | 66.67 | 83.33 | 70.00 | 46.67 |
| Female Workers | 11.11 | 50.00 | 27.78 | 44.44 | 11.12 | 44.44 | 38.89 | 27.78 | 55.56 | 72.22 | 38.89 |
| Child Workers | 10.53 | 63.16 | 42.11 | 52.63 | 26.32 | 21.05 | 52.63 | 52.63 | 78.95 | 68.42 | 15.79 |
| Designer | 20.00 | 80.00 | 80.00 | 60.00 | 40.00 | -- | 80.00 | 100.00 | 60.00 | 40.00 | 80.00 |
| Agents | 14.29 | 85.71 | 85.71 | 42.86 | 42.85 | 14.29 | 85.71 | 28.57 | 85.71 | 85.71 | 42.86 |
| Total | | | | | | | | | | | |
| Male Workers | 14.00 | 76.00 | 76.00 | 48.00 | 22.00 | 30.00 | 74.00 | 66.00 | 78.00 | 72.00 | 36.00 |
| Female Workers | 10.00 | 44.00 | 28.00 | 40.00 | 12.00 | 48.00 | 40.00 | 24.00 | 64.00 | 72.00 | 28.00 |
| Child Workers | 16.67 | 46.67 | 33.33 | 46.67 | 26.67 | 26.67 | 50.00 | 53.33 | 70.00 | 63.33 | 13.33 |
| Designer | 20.00 | 80.00 | 80.00 | 60.00 | 40.00 | -- | 80.00 | 100.00 | 60.00 | 40.00 | 80.00 |
| Agents | 10.00 | 90.00 | 80.00 | 50.00 | 40.00 | 100.00 | 80.00 | 50.00 | 90.00 | 80.00 | 40.00 |

4.0 CONCLUSION AND SUGGESTION

Zari handicraft of Lucknow is famous in India as well as abroad. The reason of growth of this handicraft is that it replaced the use of gold, silver and precious stones by artificial materials, making it affordable among female masses. Zari craft entrepreneurs are based in Lucknow only while the workers are spread in whole Awadh region consisting about 20 districts of Uttar Pradesh. The condition of zari craft workers is pitiable, as their earnings are extremely low and their living conditions are deplorable. The abject poverty and unemployment force them to take up zardozi work for their just survival.

State government failed to look into the mass scale poverty, extremely low wages and poor living condition of large number of zari craft workers. Workers cooperatives and organizations are non-existent. Protective and promotional measures for zari craft workers are urgently called for. A few suggestions in this respect are given below:

- (i) Minimum wages for the zari craft workers should be prescribed and strictly enforced.
- (ii) Minimum piece rates for different type of work should be prescribed taking into account the value of the product and time taken to produce it.
- (iii) Child labour in zari craft should be discouraged. If at all they are engaged there should be an assurance that they attend the schools and they work beyond the school hours on proper wages.
- (iv) Zari craft workers should be organised into self-help groups (SHGs) with the help of government and NGOs. These self-help groups (SHGs) may be federated at the local, district and state levels. The SHGs and their federations should be provided entrepreneurial training, credit and marketing facilities so that they can take up production and marketing of their products and establish direct links with the consumers. This will help eliminate the chain of intermediaries and also put pressure on the private entrepreneurs to pay proper wages.

- (v) Like Kisan Credit Card it is an urgent need to introduce Shilpkar Credit Card which should be extended to zari craft workers.
- (vi) Exhibitions and fairs should be organized in different parts of the country and abroad where Zari craft workers may be encouraged to participate and sell their products.
- (vii) Technical institutions may be involved to work on improved designs and other aspects of zari craft. The computer generated designs developed by India Media Lab with the help of IIT Kanpur provides a good example for such interventions.
- (viii) Social assistance scheme for Zari craft workers should be introduced providing protection of old age, sickness and death.
- (ix) Welfare measures aimed at improving the living condition of the zari craft workers should be introduced by the government in partnership with NGOs. These may cover provision of better housing, assistance for education of children, adult literacy programme, crèche for children, opening up of hospital and dispensaries in the localities where there is a concentration of zari craft workers.

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